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Student loans such as the Stafford loan have variable interest rates until the borrower uses the **Federal Student Consolidation Loan**. Since student loans are at historic lows, now is the best time to consolidate and fix your student loan interest rate. Your rate may be fixed as low as 1.625% and monthly payments reduced by 54%.

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Re: Serial No. 09/378,666

Dear Examiner Nguyen:

Per our telephone conferences, attached hereto is a file containing proposed claim amendments.

&lt;&lt;ProposedClaimAmend.doc&gt;&gt;

As you and I previously discussed, Applicants request an interview in person with you. Applicants propose October 8, 2003 (Wednesday) at 2 pm. If the proposed date and time is not suitable, please let us know of another date and time, preferably during the week of Oct. 6-10.

Thanks.

Paul Teng

COOPER &amp; DUNHAM LLP

1185 Avenue of the Americas

New York, New York 10036

Tel.: (212) 278-0400

Fax : (212) 391-0525

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